

**Information to identify the case:**

Debtor 1 Andres X Jara  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)                       
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7168**  
EIN --\_-----  
Social Security number or ITIN -----  
EIN --\_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-20168-RG**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Andres X Jara

8/26/16

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Andres X Jara  
 Debtor

Case No. 16-20168-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Aug 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2016.

db +Andres X Jara, 5509 Madison Street, Apt. 101, West New York, NJ 07093-4674  
 516198503 +Cenlar Loan Admin & Reporting (Cenlar), 425 Phillips Blvd, Ewing, NJ 08618-1430  
 516198506 +Citibank Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 516198507 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,  
 St Louis, MO 63179-0040  
 516198508 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 516198521 +Valley National Bank M, 1460 Valley Road, Wayne, NJ 07470-8494  
 516198522 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QCMFORMAN.COM Aug 26 2016 22:28:00 Charles M. Forman, LeClairRyan,  
 One Riverfront Plaza, 1037 Raymond Blvd., Suite 16th Floor, Newark, NJ 07102-5424  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 26 2016 22:36:18 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 26 2016 22:36:17 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516198500 +EDI: BANKAMER.COM Aug 26 2016 22:28:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012  
 516198502 +EDI: RMSC.COM Aug 26 2016 22:28:00 CECRB/Ikea, Attn: Bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 516198501 +EDI: CAPITALONE.COM Aug 26 2016 22:28:00 Capital One, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 516198505 +EDI: CHASE.COM Aug 26 2016 22:28:00 Chase Card Services, Attn: Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298  
 516198504 +EDI: CHASE.COM Aug 26 2016 22:28:00 Chase Card Services, Attn: Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298  
 516198509 +EDI: WFNNB.COM Aug 26 2016 22:28:00 Comenity Bank/express, Po Box 182789,  
 Columbus, OH 43218-2789  
 516198510 EDI: RCSDELL.COM Aug 26 2016 22:28:00 Dell Financial Services, Po Box 81577,  
 Austin, TX 78708  
 516198511 EDI: FORD.COM Aug 26 2016 22:28:00 Ford Motor Credit, Po Box 62180,  
 Colorado Springs, CO 80962  
 516198512 E-mail/Text: bankruptcy@senexco.com Aug 26 2016 22:35:59 Senex Services Corp,  
 3333 Founders Rd, 2nd Floor, Indianaopolis, IN 46268  
 516198513 +EDI: RMSC.COM Aug 26 2016 22:28:00 Synchb Bank/American Eagle, Attn: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104  
 516198516 +EDI: RMSC.COM Aug 26 2016 22:28:00 Synchrony Bank/Care Credit, Attn: bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104  
 516198517 +EDI: RMSC.COM Aug 26 2016 22:28:00 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 516198518 +EDI: RMSC.COM Aug 26 2016 22:28:00 Synchrony Bank/HH Gregg, Attn: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104  
 516198519 +EDI: RMSC.COM Aug 26 2016 22:28:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104  
 516198520 EDI: TFSR.COM Aug 26 2016 22:28:00 Toyota Motor Credit Co, Toyota Financial Services,  
 Po Box 8026, Cedar Rapids, IA 52408  
 516198523 +E-mail/Text: vci.bkcy@vwcredit.com Aug 26 2016 22:36:21 Volkswagen Credit, Inc, Po Box 3,  
 Hillsboro, OR 97123-0003

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516198514 Synchb/hdflr  
 516198515 Synchb/home Dsgn Floori  
 cr\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Company, LLC, P.O. Box 62180,  
 Colorado Springs, CO 80962)

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

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Form ID: 318

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Total Noticed: 26

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2016 at the address(es) listed below:

Charles M. Forman charles.forman@leclairryan.com, lori.capasso@leclairryan.com  
Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC  
mortonlaw.bccraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com  
Lazaro Carvajal on behalf of Debtor Andres X Jara lazaro@carvajallaw.com

TOTAL: 4